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B.J.H

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Cohen, et. al.

Appl. No.: 09/912,280

Filed: July 23, 2001

For: **SYSTEM AND METHOD FOR
ANALYZING TRANSACTION
DATA**

Art Unit: 2173

Examiner: Raymond J. Bayerl

Atty. Docket: 00982.0004.NPUS00

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Technology Center 2100

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action dated **March 3, 2004**, and is submitted on or before the due date of **April 5, 2004**.